

CHAPTER ONE

There are two parts to every Dollar—the part you spend, and the part you save

CHAPTER TWO

The part you spend has gone beyond your control forever—

To Be Continued

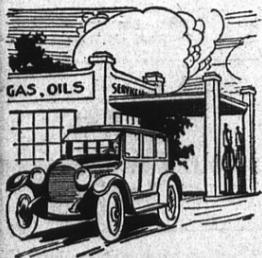
State Bank of Lomita "THE FRIENDLY BANK" H. V. ADAMS, Cashier

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Lomita

California

For Sale — Homes

\$2500 and Upwards—Cash or on 20 per cent payments; \$25 to \$35 per month—same as rent.

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2841 BRETHERN ST. OFFICE, 1144 NARBONNE AVE. LOMITA

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ELLIOTT'S PAINT STORE

HOUSE AND MARINE PAINTS Wall Paper, Glass and Picture Framing Agency T-O Mnfg. Co. Products Phone 350 335 W. 7th St., San Pedro

MASS MEETING HELD IN CITY HALL TUES.

Informal Discussion of Arlington Paving by Interested Parties

Fair play and a spirit of cooperation as between the contractor, the Willite company, and the Arlington avenue property owners, were the outstanding features of the mass meeting called for Saturday night last at the city hall for the purpose of discussing the unsatisfactory manner in which the paving of the new boulevard had been carried out and to get an expression of opinion from representatives of the Willite company, who furnished the formula for the paving material.

Those who attended the meeting expecting recriminations and an outburst of oral fireworks were disappointed, but others who hoped for an equitable adjustment of the problem realized before the conclusion of the meeting that the Willite company were determined to see that the taxpayers were given a good street, regardless of expense to the company.

Following an explanation of the meeting by Mayor Plough, Will-lard M. Morse, Jr., attorney for the Arlington Avenue Improvement association, made up of the affected property owners, explained the attitude of the latter regarding the paving of the street and presented a petition of protest that was later presented to the City Council at its regular meeting Tuesday evening, February 6, and which is published in full in another column.

Following the reading of the petition Mr. Morse stated that he represented his clients with a most friendly feeling for the city, the contractor, and the Willite company, but that in the former's behalf he insisted that a good street be laid before his clients were called upon to pay the bill.

At the request of the mayor Mr. Bert Heinley, a representative of the Willite company stated that he felt unable to amplify the letter of guarantee his company had written to the City Council, in which the company stated unequivocally that regardless of trouble or expense to itself it would keep the pavement in good condition for a period of three years. Mr. Heinley's statement that so far as he knew no such guarantee had ever been given by any paving company, and that his company was giving the guarantee for the purpose of maintaining their eight-year reputation for square dealing, was corroborated by City Engineer Jessup, who further said that if at the end of the three-year period the road was then in good condition, it would undoubtedly remain so for many years longer.

After thirty minutes of informal discussion of the subject the meeting adjourned to meet with the City Trustees Tuesday night, a report of which meeting will be found in another column.

SAN PEDRO WOMAN BUYS LOTS HERE

Mrs. Clara Rose Buys Mangum Gore and Other Property

Mrs. Clara Rose, of San Pedro, who has extensive holdings in the harbor district, and who recently sold two large flat buildings at the corner of O'Farrell and Pacific avenues, San Pedro, has purchased the Mangum property at the corner of 14th, Engracia and Arlington streets in Torrance.

The gore lot of 201 feet on 14th, and 168 on Engracia, and a rear depth of 140 feet is considered one of the choice sites in the high-class residential district of Torrance.

Mrs. Rose is contemplating the erection thereon in the very near future of a handsome four-room flat building along lines similar to those planned by the former owner, Mr. Mangum.

Mrs. Rose, who is enthusiastic over the future of Torrance, has also purchased a half-acre of G. A. R. Steiner near Harvard boulevard east of Torrance, and is negotiating for several lots in the business and industrial section of the city. A keen observer and a woman of vast experience in realty values, Mrs. Rose was quick to grasp the advantages of getting in early on the future growth of the city, and is inducing friends of means also to invest here while prices are still comparatively low. It is her intention to improve all the land she is buying with the exception of the half-acre tract.

Mrs. A. L. Oliver of Los Angeles was a Torrance visitor, Saturday. Mrs. Oliver formerly lived on East Carson street, in Torrance Park.

Harry Phillips, son of Mr. and Mrs. W. G. Phillips, of Andreo avenue, was taken quite ill the beginning of last week and was threatened with appendicitis, although it developed that an operation was not necessary at this time. He is still under the care of his physician.

John Holms, contractor, has the contract for Mr. Gibson's home on Carson street, and also a home for Mr. McCord of the Dominguez Land corporation, on Portola. Mr. Holms has four other houses under construction, three are his own, which will be for sale when completed. The other one is for the Pacific Electric. All are on Portola avenue.

SPEND DAY IN EIGHTEEN INCHES SNOW

C. of C. Officials Enjoy Outing at Mount Lowe

The meeting of the secretaries of the Southern California chambers of commerce that met at Ye Alpine Tavern, Mount Lowe, Friday night, was attended by more than 100 including the families of the secretaries, all of whom were guests of the Pacific Electric Railway company.

Leaving here late Friday afternoon Secretary Gadeky of the Torrance chamber, accompanied by his wife and daughter, arrived at the mountain top to find eighteen inches of snow on the level, and the other members of the party making snowmen, using snow shoes, and snow-balling.

The evening was devoted to speechmaking and later to dancing and a winter night's pleasure about a roaring open hearth fire.

Two subjects for discussion were "How To Locate Industries in a Community," and "How To Get Membership Committees to Work." The former question was handled by the secretaries from Ontario, Covina, and Corona, and the latter by the secretary from Glendale. Among the Pacific Electric Railway officials who were present and who contributed largely to the pleasure of their guests, were D. W. Pontius, general manager; O. A. Smith, general passenger agent; and E. C. Thomas, executive secretary. Other outside guests included Harry Mann, secretary of the Santa Cruz chamber, who attended for the purpose of inviting the Southern California secretaries to the state meeting of secretaries to be held at Santa Cruz the latter part of this month.

MINNESOTANS' PICNIC

The Minnesotans are among the most loyal to the memory of the old home state, and their picnic reunions are jolly affairs. The next will be held in Sycamore Grove Park, Los Angeles, all day, Saturday, February 17, 1923. Remember the date. It is held the third Saturday of February each year. There will be county registers and head-quarters, silk souvenir badges, coffee and popular program of songs and addresses.

Your picnic last year was a "hammer," biggest ever. Now beat it. Bring your basket dinners and enjoy a long, happy day. Pass the word along to every Gopher you know.

In Chicago six bandits robbed a jewelry store of \$40,000 worth of diamonds. But they didn't get any coal.

The population of the world is now computed at 1,702,000,000, and we suppose most all of them are grouchy at breakfast time.

How does it come that the things the average man calls economy in himself are what he calls stinginess in others.

Americans may be held in low esteem in some European countries. But the grand old American dollar is always a welcome visitor.

Proper Advertising Creates Quality

Everybody who is not in a prison cell or solitary upon a desert island is advertising all the time.

Whoever has any sort of transactions with his fellow men make some sort of claim for himself. Advertising may be either direct or indirect.

Every man's career, every woman's social position, every merchant's standing is the result of advertising, for we advertise by our deeds, our record, and our manner quite as much as by our speech. No concern can keep up nationwide advertising without maintaining quality. Sooner or later the foundations will crumble.

The wider and longer any concern's advertising, the more that concern is under a moral pressure to keep up the quality of the product.

Advertising is not mere boasting any more than self-respect and consciousness of integrity and good work are vanity.

Advertising is turning the spotlight of publicity upon one's self and doings. It is coming out from darkness and secrecy into the open day and demanding to be seen and judged by every man. Advertising is light. And light is the best of guarantees.

We are all of us human and there is none of us that would not feel a greater shrinking from doing an unworthy thing out in the open than in some obscure corner.

Those forms of business which nobody knows about, which are never examined or investigated, cannot usually obtain public trust.

Light is the best policeman. A brilliant arc light on the street corner is better than a dozen detectives lurking in the shadows.

If you are making reliable goods, if you are conducting a dependable business, the more you make that fact known and call attention to it, the more likely your goods are to keep up to the standard and the more likely your conduct is to remain excellent.

When a man advertises extensively he lets it be known that he is not afraid of the most extensive criticism. He is not only asking for the confidence of other people, but he is showing that he has confidence in himself.

Modesty is a good thing, but like every other good thing it can become morbid and can either trail off into secrecy that invites questionable methods or into conservatism that refuses to advance.

Advertising, when it is not exaggerated and blatant, but when it is carried on with dignity and truth, ought to grow with a man's business. A concern that does a million dollars' worth of business should do a hundred times more advertising than a concern that does ten thousand dollars' worth of business.

For advertising is not only the means of getting customers, it is also one of the best means of retaining them and of keeping them satisfied.

To let the whole world know that you believe yourself that you are doing honestly and well goes a long way toward convincing the whole world of the same thing.

Advertising reacts upon quality.—L. A. Examiner.

We heard a woman say the other day that she suffers in silence. Maybe she means she suffers when she is silent.

Russia has a large standing army. And it now looks as though the Greeks have a large running army.

FOR ROOFING, SEE A. W. Hemsath CONTRACTOR Phone 113-R Res. 2003 Andreo Ave. Torrance

Floral Designs Our Specialty Miss M. Vetter—Flower Shop Phone 4332 38 Pier Ave. Hermosa Beach

Torrance Lodge No. 447 F. & A. M.

Meetings Every Friday Night at 8:00

J. H. Sprout, W. M. W. H. Stanger, Secretary.

TRIPLE CITY LODGE I. O. O. F. No. 333, LOMITA, CAL.

Meet every Tuesday Night Initiatory Degree first Tuesday of each month.

That Fire WHEN SODOM AND GOMORAH BURNED DOWN Lot lost his home and practically all of his worldly possessions. Don't be like Lot and a lot of other folks, and lose all you've got—When all you've got burns up when your house burns down. SEE L. J. Hunter Today and Get That FIRE INSURANCE POLICY He Can Insure YOU RIGHT LOMITA, CAL.

What has become of the old-fashioned pessimist who used to think that every pretty fall day was a "weather breeder?"

Feed Your Poultry PCA MASH if you want results like this! Over a Half Million Happy Hens. Many of the most successful poultrymen of Southern California are feeders of PCA DRY MASH. Large and small ranchers are of the same opinion when it is a question of the right feed. There is a reason for this EXPERIENCE has shown these men true feed values and the real worth of PCA PRODUCTS. They know the greatest satisfaction comes from feeding the mash that has the greatest merit. In many districts, leaders of the best poultrymen go to the head of the class they feed—right will tell you PCA. They will heartily recommend PCA DRY MASH for they have confidence in it and know what results can be obtained from its use. Poultrymen have faith in the organization back of PCA PRODUCTS. They are acquainted with the high standards of manufacture—the perfect purity of materials—the extreme care in production. They know PCA will never disappoint either the hens or their owners BECAUSE it always has been and always will be of the same high quality. THOUSANDS OF HAPPY HENS enjoy PCA throughout the year and BRING PROFITS TO THEIR OWNERS. PCA Dry Mash never fails to make a reduction in the feed bill, or in the cost per dozen eggs, as tests have shown. IT GOES FARTHER and increases production. If you wish to get the best results in properly balanced, wholesome and complete.